

Fill in this information to identify the case:

Debtor 1 Keith A. MatthewsDebtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Illinois

Case number 18-30726-lkg**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the Tiki Series IV Trust

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account:

7 9 7 6

**Date of payment change:**Must be at least 21 days after date  
of this notice

11/12/2020

**New total payment:**Principal, interest, and escrow, if any \$ 888.71**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_Current interest rate: 5.000%New interest rate: 4.250%Current principal and interest payment: \$ 483.51 New principal and interest payment: \$ 473.14**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Keith A. Matthews  
 First Name Middle Name Last Name

Case number (if known) 18-30726-lkg

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Molly Slutsky Simons

Signature

Date 10/01/2020

Print:	<u>Molly Slutsky Simons</u>			Title	<u>Attorney for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>Sottile &amp; Barile, Attorneys at Law</u>				
Address	<u>394 Wards Corner Road, Suite 180</u>				
	Number	Street			
	<u>Loveland</u>	<u>OH</u>	<u>45140</u>		
Contact phone	<u>513-444-4100</u>				
	Email <u>bankruptcy@sottileandbarile.com</u>				



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8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

KEITH A MATTHEWS  
635 DEPPE LN  
FAIRVIEW HEIGHTS IL 62208

September 30, 2020

RE: Loan Number [REDACTED]

### Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

#### Changes to Your Mortgage Interest Rate and Payments on October 12, 2020

**Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on October 12, 2020, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.**

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	5.00%	4.25%
Total Monthly Payment	\$899.08	\$888.71 (due November 12, 2020)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the Last B.Day- WSJ Prime and your margin is 1.00%. The Last B.Day- WSJ Prime index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

**Rate Limits:** Your rate cannot go higher than 15.25%, or lower than 3.50% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the Last B.Day- WSJ Prime index, your margin, your loan balance of 30,022.66, and your remaining loan term of 72 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Jessica Barragan

Title: Asset Manager

Toll Free Number: (800) 603-0836, ext: 2734

\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 11/12/2020.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ILLINOIS  
EAST ST. LOUIS DIVISION**

In Re:

Case No. 18-30726-lkg

Keith A. Matthews  
aka Keith Andre Matthews

Chapter 13

Debtor.

Hon. Judge Laura K. Grandy

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**CERTIFICATE OF SERVICE**

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Attached is a courtesy copy for your records of the Proof of Claim which was entered in the case herein.

The undersigned certifies that this document was served electronically through the Court's electronic mailing system pursuant to the notice generated by the Court on October 1, 2020 to the following parties:

TO TRUSTEE: Russell C. Simon at simontrustee@yahoo.com  
TO DEBTOR'S COUNSEL: John J Johnston at johnjohnston@dixonjohnston.com

The Notice of Creditor Change of Address was further serviced by mailing, postage prepaid in the United States Mail, using first-class postage to the following parties:

TO DEBTOR: Keith A. Matthews, at 635 Deppe Lane, Fairview Heights, IL 62208

Respectfully Submitted,

/s/ Molly Slutsky Simons  
\_\_\_\_\_  
Molly Slutsky Simons (OH 0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com  
Attorney for Creditor